## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.

Title: SYSTEM AND METHOD FOR

CREATING FINANCIAL

ASSETS

Appl. No.: 10/747,740

Filing Date: 12/29/2003

Examiner: CHANG, EDWARD

Art Unit: 3692

Confirmation 2062

Number:

## AMENDMENT AND REPLY UNDER 37 CFR 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated May 26, 2009, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document

Remarks/Arguments begin on page 7 of this document.

Please amend the application as follows: